

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: OSCAR ENRIQUE PARRA	§	Case No. 1:19-bk-02858
KARI LYN PARRA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/02/2019.
- 2) The plan was confirmed on 02/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/10/2021, 05/28/2021, 05/02/2023, 05/30/2023, 11/04/2024, 12/02/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/18/2023, 03/11/2025.
- 5) The case was completed on 04/18/2025.
- 6) Number of months from filing or conversion to last payment: 69.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,653.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,066.27.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 37,930.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 37,930.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,840.89	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,340.89
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,500.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,435.00	16,250.97	13,015.30	13,015.30	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	16,250.97	3,235.67	129.66	0.00
BECKET & LEE	Uns	412.00	412.29	0.00	0.00	0.00
EASY PAY/DUVERA	Uns	0.00	1,778.79	1,778.79	71.28	0.00
SELECT PORTFOLIO SERVICING	Sec	29,000.00	38,616.43	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	314.21	314.21	12.59	0.00
MIDLAND CREDIT MGMT;	Uns	787.00	786.73	786.73	31.53	0.00
MIDLAND CREDIT MGMT;	Uns	851.00	851.49	851.49	34.12	0.00
BECKET & LEE	Uns	1,266.00	1,266.73	1,266.73	50.76	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	683.22	683.22	0.00	0.00	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	1,000.00	931.26	931.26	37.32	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	862.00	750.70	750.70	30.08	0.00
PORTFOLIO RECOVERY	Uns	545.00	362.35	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	970.00	969.94	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	668.00	667.79	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	438.00	437.66	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,309.00	1,308.80	1,308.80	52.45	0.00
ALLY FINANCIAL	Sec	11,617.00	23,585.38	4,038.63	4,038.63	0.00
ALLY FINANCIAL	Sec	0.00	3,346.95	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	19,686.00	19,747.14	8,415.00	8,415.00	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	38,616.43	3,670.39	3,670.39	0.00
CAPITAL ONE	Uns	2,497.00	NA	NA	0.00	0.00
CREDIT FIRST NATIONAL ASSOC	Uns	907.00	NA	NA	0.00	0.00
DIVERSIFIED	Uns	274.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	245.00	NA	NA	0.00	0.00
EASYPAY/DVRA	Uns	1,867.00	NA	NA	0.00	0.00
ERC	Uns	420.00	NA	NA	0.00	0.00
CB/VICSCRT	Uns	314.00	NA	NA	0.00	0.00
JPMCB CARD	Uns	2,706.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	238.68	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	239.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	123.00	NA	NA	0.00	0.00
RMP	Uns	122.00	NA	NA	0.00	0.00
SUMMIT PHYSICIAN SERVICES	Uns	82.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Uns	257.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,085.39	\$ 12,085.39	\$ 0.00
Debt Secured by Vehicle	\$ 691.68	\$ 691.68	\$ 0.00
All Other Secured	\$ 3,346.95	\$ 3,346.95	\$ 0.00
TOTAL SECURED:	\$ 16,124.02	\$ 16,124.02	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,015.30	\$ 13,015.30	\$ 0.00
TOTAL PRIORITY:	\$ 13,015.30	\$ 13,015.30	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,224.38	\$ 449.79	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,340.89	
Disbursements to Creditors	\$ 29,589.11	
TOTAL DISBURSEMENTS:		\$ 37,930.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/06/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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